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Braley: We can't afford to wait any longer

It's time for a rational national conversation about health care reform.

Soaring health care costs are squeezing household budgets to the breaking point. Waste and inefficiency cost taxpayers billions of dollars per year while leaving millions of Americans with no health coverage.

The ominous threat of "exclusion due to pre-existing conditions" forces many Americans to work in jobs they can't stand so that family members will have medical coverage.

A typical American family now pays close to \$15,000 per year for health care. This steep price tag is increasing at the unsustainable rate of 7 percent per year.

Despite the obvious problems in our health care system, some deny the need for reform. Others have seen political opportunity in stopping meaningful reform.

Talking heads advise my Republican colleagues to "go for the kill" by blocking reform by any means necessary. Extreme right-wing groups whip up angry mobs to shut down town halls and silence the respectful questions of their neighbors. One Republican senator even said he hoped that health care reform would become President Obama's "Waterloo."

Well, I happen to live in Waterloo, and most of my neighbors don't see health care reform as a political game. They see health benefits from their employers cut year after year.

They see their retired neighbors choosing between paying for medications and paying for their groceries. They see health care bills going up and up. They want serious people to move beyond the shouting and political posturing to solve these problems.

We can't solve these problems without listening to each other and seeking common ground. Here are some key goals of health care reform that all Americans should be able to rally behind:

I Provide more choice in health insurance. More choice means more competition among insurers. More competition means lower prices. The House health care reform bill creates an "exchange"- a marketplace where participating consumers can choose from among many different insurance plans. Of course, consumers can stay on their current insurance if they choose.

I Reduce the cost of care. Our health care system rewards the quantity of services performed, not the quality of care. Under this system, providers have a financial incentive to order more procedures, leading to errors, waste and unnecessary or repeated services in certain areas of the country. We spend as much as \$700 billion each year on care that doesn't make us healthier. Last month, House leaders agreed - after much urging from my Midwestern colleagues and me - to shift Medicare to a quality-based system, a step that will save billions.

I Eliminate pre-existing conditions denials. Allowing insurers to deny coverage to the people most in need of care is one of the greatest flaws in our health care system. No one should be denied coverage based on pre-existing conditions.

I Improve Medicare. The Medicare prescription drug benefit was written by the big drug companies for the big drug companies. It's high time we give Medicare the authority to negotiate lower prescription drug prices and use the savings to close the "doughnut hole" in Medicare drug coverage.

We have a once-in-a-lifetime opportunity to make our health care system more affordable, efficient and effective. Congress needs to focus on common-sense improvements that improve quality and make health care more affordable.

America can't afford to wait any longer.